

CLAIMS

What is claimed is:

1. A system for payment between buyers and sellers comprising:
 - an interface between at least one seller and a central system;
 - at least one unified shopping cart;
 - a checkout application capable of allowing at least one buyer to purchase products at at least one sellers' site in a checkout process;
 - a security architecture capable of linking the buyers and the sellers to the system wherein the security architecture is capable of keeping track of multiple sessions that are opened and closed during the checkout process; and
 - authentication architecture capable of providing authentication and access control.
2. The system of Claim 1 further comprising a payment application capable of allowing for multiple payment methods.
3. The system of Claim 1 further comprising a credit application capable of allowing a Financial Institution to offer to their Buyers funds and split payments among various alternatives.
4. The system of Claim 1 further comprising a profile application capable of maintaining an online electronic profile for financial institutions, buyers, and sellers.
5. The system of Claim 1 wherein the interface comprises a series of platform-independent Java based applications.

- 1 6. The system of Claim 1 wherein the system is capable of providing validation of at least
2 one seller through private/public key pair rings and the digital signatures.
- 1 7. The system of Claim 1 wherein the system is capable of tracking multiple buys across
2 different seller sites by the same buyer.
- 1 8. The system of Claim 1 wherein the system is capable of tracking group buying of the
2 same product from the same Seller through different buyers.
- 1 9. The system of Claim 1 wherein the system is capable of handling multiple currencies.
10. The system of Claim 1 wherein the system is capable of tracking buying patterns to allow
the seller to streamline the advertisements during checkout.
11. The system of Claim 1 wherein the security architecture is capable of automatic encoding
of all data using special hashing routines.
12. The system of Claim 1 wherein the security architecture is capable of encrypting of the
same data for security against spoofing.
- 1 13. The system of Claim 1 wherein the system is capable of keeping track of inventory.
- 1 14. The system of Claim 1 wherein the system is capable of allowing for appropriate and
2 automatic updates to the seller's inventory system.
- 1 15. The system of Claim 1 wherein the checkout application is capable of tracking the
2 entered electronic wallet access information, and retrieving profile information.

1 16. The system of Claim 1 wherein at least a portion of the payments are selected from
2 payments through a cash account, payments through an ATM network, smart cards, payments
3 through third party electronic cash alternatives, private label cards, and credit cards.

1 17. The system of Claim 1 wherein the authentication architecture comprises a username,
2 password, and an authentication device, wherein the authentication device is selected from
3 software tokens, key chain tokens, a token capable of being read by a CD drive or Smart Card
4 Reader.

1 18. A method of using a system for payment between buyers and sellers comprising the steps
of:

- (a) interfacing between at least one seller and a central system;
- (b) providing at least one unified shopping cart;
- (c) checking out at least one buyer purchasing products at at least one sellers' site in a checkout process;
- (d) providing a security architecture capable of linking the buyers and the sellers to the system wherein the security architecture is capable of keeping track of multiple sessions that are opened and closed during the checkout process; and
- (e) providing an authentication architecture controlling authentication and access.

1 19. A stand-alone application using the system of Claim 1.

1 20. The stand-alone application of Claim 19, wherein user authentication and access control
2 as separate functions autonomous from the system.

1 21. The stand-alone application of Claim 19, wherein the authentication architecture is
2 Internet-based.

1 22. The stand-alone application of Claim 19, further comprising product authentication tools
2 and architecture capable of providing software piracy management to software manufacturers
3 distributing application products via CD-ROM or the Internet (electronic distribution) as separate
4 functions autonomous from the system of Claim 1.

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